

**II. Amendment to the Specification:**

Please amend paragraph [0022] as follows:

[0022] FIG. 1 illustrates a system that can use a keycard in the distribution of stored-value cards according to one embodiment of the present invention. The system comprises one or more merchants 8, one or more point-of-sale merchant terminals 12, a merchant communication interface 13, a communications network 10, a host bank 20, and a central processor 28 comprising a processor 16 and database 18. As shown in FIG. 1, by way of a communications network 10 and/or a point-of-sale merchant terminal 12. The communications network 10 may comprise a public switched phone network, a wireless network, a dedicated data circuit such as a dedicated phone line, a credit or debit card network, the Internet, an intranet, etc., over which credit or debit card transactions are authorized or denied. The point-of-sale merchant terminal 12 may comprise a credit or debit card terminal, is used to send a request to a stored-value card data management system ~~28~~ 14, such as may be managed and operated by the assignee of the present invention. The terminal's 12 request may result when keycard information is input at the merchant terminal 12.